

Community™ Tapestry™ By ESRI

Billings, Montana Zip Code 59102

Top Tapestry Segments

Segment 33 Midlife Junction



Midlife Junction communities are found in suburbs across the country. Residents are phasing out of their child-rearing years. Approximately half of the households are composed of married-couple families; 31 percent are singles who live alone. The median age is 41.2 years; the median household income is \$49,031. One-third of the households receive Social Security benefits. Nearly two-thirds of the households are single-family structures; most of the remaining dwellings are apartments in multiunit buildings. These residents live quiet, settled lives. They spend their money prudently and do not succumb to fads. They prefer to shop by mail or phone from catalogs such as J.C. Penney, L.L. Bean, and Lands' End. They enjoy yoga, attending country music concerts and auto races, refinishing furniture, and reading romance novels.

Segment 14 Prosperous Empty Nesters



Prosperous Empty Nesters neighborhoods are well established, located throughout the United States; approximately one-third are on the eastern seaboard. The median age is 48.7 years. More than half of the householders are aged 55 or older. Forty percent of household types are married couples with no children living at home. Educated and experienced, residents are enjoying the life stage transition from child rearing to retirement. The median household income is \$70,623. Residents place a high value on their physical and financial well-being and take an active interest in their homes and communities. They travel extensively, both at home and abroad. Leisure activities include refinishing furniture, playing golf, attending sports events, and reading mysteries. Civic participation includes joining civic clubs, engaging in fund-raising, and working as volunteers.

Segment 30 Retirement Communities



Retirement Communities neighborhoods are found mostly in cities scattered across the United States. The majority of households are multiunit dwellings. Congregate housing, which commonly includes meals and other services in the rent, is a trait of this segment dominated by singles who live alone. This educated, older market has a median age of 51.9 years. One-third of residents are aged 65 years or older. Although the median household income is a modest \$48,889, the median net worth is \$119,873. Good health is a priority; residents visit their doctors regularly, diet and exercise, purchase low-sodium food, and take vitamins. They spend their leisure time working crossword puzzles, playing bingo, gardening indoors, canoeing, gambling, and traveling overseas. They like to spend time with their grandchildren and spoil them with toys. Home remodeling projects are usually in the works.

Bringing homes and families together.

Community™ Tapestry™ By ESRI		
Billings, Montana Zip Code 59102		
2008 Summary	ZIP 59102	National
Total Population	47,141	309,299,265
Total Households	20,387	116,384,754
2008 Population by Race	ZIP 59102	National
White Alone	93.8%	72.3%
Black Alone	0.5%	12.6%
American Indian Alone	2.3%	0.9%
Asian or Pacific Islander Alone	0.8%	4.6%
Some Other Race Alone	0.9%	6.7%
Two or More Races	1.7%	2.9%
Hispanic Origin	3.1%	15.4%
2008 Population by Sex	ZIP 59102	National
Male	46.6%	49.1%
Female	53.4%	50.9%
2008 Households by Income	ZIP 59102	National
Median Household Income	\$50,820	\$54,749
HH Income Under \$50K	49.0%	45.5%
HH Income \$50K-\$100K	38.0%	34.8%
HH Income Over \$100K	13.0%	19.6%
2008 Average Home Value	ZIP 59102	National
	\$211,877	\$260,559

The Tapestry Segmentation system divides U.S. residential areas into 65 segments based on demographic variables and consumer behavior characteristics to provide an accurate and detailed description of America's neighborhoods.

Billings, Montana, Zip Code 59102

Community™ Tapestry™ by ESRI

33 Midlife Junction

Segment Code..... 33
Segment Name.....Midlife Junction
LifeMode Group..... L10 Traditional Living
Urbanization Group..... U8 Suburban Periphery II



Demographic

Midlife Junction residents are phasing out of their childrearing years. The median age is 41.1 years; nearly one-fifth of residents are aged 65 years or older. Households in this market include a variety of family types as well as singles who live alone or share housing. Nearly half of the households are composed of married-couple families; 31 percent are single person households. Most of these residents are white.

Socioeconomic

Most *Midlife Junction* residents are still working, although at 61 percent, the labor force participation rate is slightly below average. One-third of the households are now drawing Social Security benefits. Both the median household income of \$47,683 and the median net worth of \$106,734 are slightly below the U.S. medians. Educational attainment levels are comparable to U.S. levels.

Residential

Midlife Junction communities are found in suburbs across the country, more in the South and Midwest than in the Northeast and West. Homeownership is at 67 percent, near the U.S. rate. Nearly two-thirds of the households are single family structures; most of the remainder are apartments in multiunit buildings. The median home value of \$153,336 is somewhat lower than the U.S. median.

Preferences

As *Midlife Junction* residents pass from child rearing into retirement, they live quiet, settled lives. They have been planning and saving for their retirement, owning certificates of deposit and participating in IRA or 401(k) plans. They spend their money carefully and do not succumb to fads. Mindful of their expenses, they always search for bargains. *Midlife Junction* residents enjoy dining out at full-service restaurants, particularly on weekends, and also take advantage of the convenience of fast-food restaurants. They favor domestic cars, and prefer to shop by mail or phone from catalogs such as L.L. Bean and Lands' End. They are comfortable shopping by phone or over the Internet. Comfortable with computer technology, they use e-mail to communicate with friends and families. Residents enjoy practicing yoga, attending country music concerts and auto races, refinishing furniture, reading romance novels, and watching classic movies on DVD.

Source: Community™ Tapestry™ Handbook, page 54. Accessible at www.esri.com/tapestry

Billings, Montana, Zip Code 59102

Community™ Tapestry™ by ESRI

14 Prosperous Empty Nesters

Segment Code..... 14
Segment Name..... Prosperous Empty Nesters
LifeMode Group..... L5 Senior Styles
Urbanization Group..... U7 Suburban Periphery I



Demographic

Fifty-seven percent of householders in the *Prosperous Empty Nesters* segment are aged 55 years or older. Forty percent of households are composed of married couples with no children living at home. Residents are enjoying the life stage segue from child rearing to retirement. The median age is 48.5 years. Population growth in this segment is increasing slowly, at 0.6 percent annually, but the pace is likely to accelerate as the baby boomers mature. *Prosperous Empty Nesters* residents are not ethnically diverse; 90 percent are white.

Socioeconomic

With a median net worth of \$228,809, *Prosperous Empty Nesters* invest prudently for the future. The median household income is \$69,834. Although 71 percent of households derive income from wages and salaries, 59 percent receive income from investments, 38 percent collect Social Security benefits, and 28 percent receive retirement income. Approximately 40 percent of residents aged 25 years and older hold a bachelor's or graduate degree; another 29 percent have attended college. Many *Prosperous Empty Nesters* residents are still working in well-established careers holding professional and management positions, especially in the education and health care industry sectors.

Residential

Prosperous Empty Nesters residents live in well-established neighborhoods located throughout the United States; approximately one-third of these households are found on the eastern seaboard. These neighborhoods experience little turnover with nominal change from year to year. Most housing units (77 percent) were built before 1980. Most housing is single-family structures, with a median home value of \$230,594.

Preferences

Prosperous Empty Nesters residents place a high value on their physical and financial well-being. Their investments include annuities, certificates of deposit held longer than six months, mutual funds, money market funds, tax-exempt funds, and common stock. They have insurance to cover loss of income due to medical causes. Residents exercise regularly and take a multitude of vitamins. Leisure activities include refinishing furniture, playing golf and attending golf tournaments, going power boating, attending sports events (college basketball, college football, soccer, and ice hockey games), and going to the horse races. Shopping habits include ordering from catalogs by phone and using coupons. The clothing store of choice is Eddie Bauer. Households are likely to own or lease a luxury car. *Prosperous Empty Nesters* residents take an active interest in their homes and communities. Home remodeling, home improvements, and lawn care are priorities. Their civic participation includes being a member of a civic club or charitable organization, engaging in fund-raising, writing to a radio station or newspaper editor, and working as a volunteer. Residents travel extensively, both at home and abroad, and are partial to staying at a Super 8, Holiday Inn, or Comfort Inn. Reading preferences include mystery books, two or more daily newspapers, and business or finance magazines. Residents enjoy listening to news-talk, public, and sports radio and watching Home & Garden Television.

Source: Community™ Tapestry™ Handbook, page 35. Accessible at www.esri.com/tapestry

Billings, Montana, Zip Code 59102

Community™ Tapestry™ by ESRI

30 Retirement Communities

Segment Code..... 30
Segment Name..... Retirement Communities
LifeMode Group..... L5 Senior Styles
Urbanization Group..... U4 Metro Cities II



Demographic

Households in *Retirement Communities* neighborhoods are dominated by singles who live alone; one-fourth are married-couple families who have no children living at home. This older market has a median age of 51.4 years. One-third of the residents and 44 percent of householders are aged 65 years or older. Twenty-three percent of the population and 31 percent of householders are aged 75 years or older. Most of the residents are white.

Socioeconomic

The median household income for *Retirement Communities* is \$48,045, slightly below the U.S. median, but the median net worth of \$170,490 is much higher than the U.S. value. Nearly half of the households earn income from interest, dividends, and rental properties; 45 percent receive Social Security benefits; and 26 percent receive retirement income. Most of those still working are employed in white-collar occupations. *Retirement Communities* residents are an educated group: 13 percent of the residents aged 25 years and older hold a graduate degree, 19 percent have a bachelor's degree, and 26 percent have attended college.

Residential

Retirement Communities neighborhoods are found mostly in cities scattered across the United States. Most housing was built after 1959. Congregate housing that commonly includes meals and other services in the rent is a feature of these neighborhoods. Most households are multiunit dwellings (57 percent); however, the housing inventory also includes single-family structures (34 percent) and townhomes (8 percent). Homeownership stands at 58 percent; the median home value is \$233,245.

Preferences

Retirement Communities residents spend their leisure time working crosswords, playing bingo, canoeing, going horseback riding, gambling in Atlantic City, traveling overseas, attending adult education courses, and gardening indoors. They enjoy going to the movies; attending ice hockey, basketball, and football games; and going to auto races. Residents listen to jazz and public radio. They like to spend time with their grandchildren and spoil them with toys. Home remodeling or improvement projects are usually in the works. These residents belong to civic clubs, have insured money market accounts, and own shares in mutual funds (bonds) and tax-exempt funds. They prefer to own or lease a domestic vehicle.

Retirement Communities residents watch syndicated television programs such as *Home Improvement*, *People's Court*, *Live with Regis & Kelly*, *The Oprah Winfrey Show*, and *Jeopardy!* They also like to watch news programs such as *Inside Edition* and NBC's *Meet the Press* as well as horse racing and bicycle racing. Favorite cable channels are Bravo, Discovery Health Channel, BBC America, and CNBC.

Retirement Communities residents like to drink Maxwell House decaffeinated ground coffee and champagne. They eat at family restaurants and steakhouses including Ponderosa, Big Boy, and Bakers Square. For fast food, they prefer Checkers. Their favorite department store is T.J. Maxx. Good health is a priority, so they visit their doctors regularly, use Weight Watchers as their diet method, exercise regularly, purchase low-sodium and low-cholesterol food, and take vitamins and dietary supplements.

Source: Community™ Tapestry™ Handbook, page 51. Accessible at www.esri.com/tapestry